

Back Country Horsemen of Idaho

Instructions for Filling out the “Annual Schedule of Events Open to the Public” form

The liability policy is for covering nonmembers (the general public). The policy does not cover any BCHI members at the event. The purpose of the insurance is to cover accidents, if the chapter was negligent in how they carried out the event, the chapter could still be liable if a person is injured.

The current insurance company defines a 'Public Event Day' **as each day of ANY activity** open to non-members and the intent is for trail rides, packing clinics, work parties, parades, fun days, fund raisers, or events where stock is involved, such as a packing clinic...and it is an event that the chapter is sponsoring or participating in as representatives of their Chapter and/or BCHI. Remember this includes **ANY** event put on by or participated in by Back Country Horsemen of Idaho and/or its Chapters where a non-member may attend.

Each BCHI chapter shall complete the “Annual Schedule of Events Open to the Public” form and send the form to the **BCHI State Insurance Coordinator, Bill Conger**, by February 15 of each year. The Insurance Coordinator will submit a renewal application to the insurance carrier include all requested events. If you have questions, Bill's contact info is below.

Each chapter is allowed insurance coverage for multiple public events during the “Policy Year” as long as their “Annual Schedule of Events Open to the Public” form has been submitted by February 15th of each year. BCHI will cover the insurance costs for those events.

Definition of “Policy Year”: April 1, of each year thru March 31, of the following year

Any insurance forms or changes to any event received after the February 15th deadline will most likely generate additional premiums and those additional premiums are the responsibility of the individual BCHI chapter. Forms requesting coverage for an additional event or changes to an event must be submitted 30 days prior to the date of the event.

Chapter Contact Person/Phone/Email Address: submit a chapter's member name who is prepared to answer any questions regarding the chapter's events planned for the upcoming year.

Event Type(s): list the type of event i.e. trail ride, fund raiser, clinic, etc.

Name of Event: i.e. “Somewhere Pioneer Days” or expand on the type of event.

Date(s): List the date or dates of the event, insurance premiums are primarily based on the number of days of the event. The coverage automatically includes the day before each event for set up and the day after each event for take down.

Cancellations: If you must cancel an event due to weather or other circumstances out of your control – immediately send notice to the Insurance Coordinator who will notify the insurance company, in most cases the event can be re-scheduled without an additional premium charge.

Scheduling conflicts or other changes: Contact the Insurance Coordinator as soon as the need for a change is known (30 days is preferred) who will submit the appropriate change request to the company.

Setting Dates: In submitting the “Annual Schedule of Events” setting the day of the event more than 12 months in advance may be difficult, if need be list the month and year of the scheduled event, the Chapter Contact Person will then be responsible to notify the Insurance Coordinator of the day or days 30 days prior to the event.

Location: If the event is at a facility then it will have an address – Include that address; if the event is on public lands include all that you can such as: trail head name, road name or number, forest district, etc.

Non-Members: Number attending need only be an estimate. If the event is new, without any previous history, approximate the number that might attend. When an event has over 500 participants, there will be an additional premium due to the increased risk exposure.

Registration fee: please include whether or not you charge a registration fee for the public to attend the event and the amount of that fee.

Additional Insured Endorsement: If you are conducting an event, public or not, on public lands or in a facility, such as a fairground, you may be asked to name the managing entity or owner as an Additional Insured (AI). If you are asked to add an AI it should be listed in the contract or agreement you complete with that agency/company/person. And they should provide you with how they want their name, address, and any additional wording on the certificate of insurance – you need to forward that information to the Insurance coordinator. Do not request an AI unless it is required by your agreement or contract.

Proof of Coverage: If you are requested to provide proof of coverage for an event, forward the party's name and address and why they need proof to the Insurance Coordinator. A Certificate of Insurance will be issued and sent to that party.

Providing a Certificate of Insurance does not increase our insurance costs and it does not extend our insurance coverage to that land or facility owner or manager, which an Additional Insured Endorsement does.

Important Notice!

Public Event Dog Policy: During any public event dogs shall not be taken on the trail at any ride, fund raiser, or work party and the dog owner shall provide a means to keep their dog(s) leashed or contained at all times in camp.

Public Event Alcohol Policy: During any public event no alcohol shall be sold or bought unless, sold by a licensed and insured caterer. A Chapter and/or its members may share alcohol with other members and guests provided there is no charge for the alcohol.

Alcohol shall not be allowed on the trail at any public event ride, fund raiser, or work party.

Form Submittal: BCHI State Insurance Coordinator
Bill Conger
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Emmett, ID 83617
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